

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PHILLIP C. RHODES
ALLISON M. RHODES
Debtor(s)

Case No. 19-24823CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2019.
- 2) The plan was confirmed on 02/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/01/2020, 11/19/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/02/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$191,899.00.
- 10) Amount of unsecured claims discharged without full payment: \$109,154.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$309,489.84
Less amount refunded to debtor \$4,689.24

NET RECEIPTS: \$304,800.60

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$15,587.59
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$18,587.59

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
2414 MORGAN DEVELOPMENT++	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,188.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	17,300.66	17,649.47	17,649.47	8,401.72	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,598.36	1,188.36	1,188.36	565.70	0.00
BANK OF AMERICA NA**	Unsecured	20,942.00	20,994.04	20,994.04	9,993.84	0.00
BANK OF AMERICA NA**	Unsecured	6,456.00	6,489.41	6,489.41	3,089.17	0.00
BANK OF AMERICA NA**	Unsecured	13,679.00	13,136.77	13,136.77	6,253.53	0.00
CHASE CARD SERVICES**	Unsecured	5,783.53	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	3,095.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	2,563.00	2,584.06	2,584.06	1,230.10	0.00
CITIBANK NA**	Unsecured	1,227.00	1,247.85	1,247.85	594.02	0.00
CITIZENS BANK	Unsecured	9,600.00	NA	NA	0.00	0.00
CITY & SCH DIST OF PGH(OCC TX)	Priority	3,000.00	NA	1,878.18	1,878.18	0.00
COLOR ME MINE++	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	55.81	55.81	26.57	0.00
FIRST NATIONAL BANK	Unsecured	1,211.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	1,249.59	1,266.52	1,266.52	602.90	0.00
GREAT LAKES HIGHER ED CORP	Unsecured	24,209.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,293.00	1,293.00	615.51	0.00
INTERNAL REVENUE SERVICE*	Priority	12,982.47	7,052.00	7,052.00	7,052.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,827.50	1,918.98	1,918.98	913.50	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,981.00	2,089.02	2,089.02	994.44	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	5,912.00	6,095.31	6,095.31	2,901.56	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	4,617.00	4,655.53	4,655.53	2,216.18	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Secured	195,017.00	196,438.00	0.00	95,057.98	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Secured	0.00	3,520.92	3,520.92	3,520.92	0.00
KEYBANK NA**	Unsecured	23,320.00	22,725.48	22,725.48	10,818.07	0.00
KEYBANK NA**	Unsecured	36,510.59	37,058.08	37,058.08	17,640.85	0.00
LANDO WEISBERG KELLY AND CO P	Unsecured	840.00	691.89	134.34	134.34	0.00
MIDFIRST BANK SSB*	Priority	0.00	0.00	0.00	26,605.62	0.00
MIDFIRST BANK SSB*	Secured	72,777.00	66,650.31	66,650.31	66,650.31	7,099.95

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA DEPARTMENT OF LABOR & INDUSTRY	Priority	4,166.00	NA	4,166.00	4,166.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	15,691.00	2,484.44	2,484.44	2,484.44	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	2,034.86	2,034.86	0.00	0.00
PHLF	Unsecured	0.00	NA	NA	0.00	0.00
PHLF	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	2,966.00	3,007.08	3,007.08	1,431.47	0.00
RBS CITIZENS NA(*)	Unsecured	5,879.00	NA	NA	0.00	0.00
RESURGENT RECEIVABLES LLC	Unsecured	6,154.00	5,997.34	5,997.34	2,854.92	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	195.03	195.03	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	470.00	470.94	470.94	224.19	0.00
SYNCHRONY BANK**	Unsecured	1,808.00	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH	Unsecured	32,429.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$66,650.31	\$161,708.29	\$7,099.95
Mortgage Arrearage	\$3,520.92	\$3,520.92	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$70,171.23	\$165,229.21	\$7,099.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,775.65	\$42,381.27	\$0.00
TOTAL PRIORITY:	\$15,775.65	\$42,381.27	\$0.00
GENERAL UNSECURED PAYMENTS:	\$152,092.25	\$71,502.58	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$18,587.59</u>
Disbursements to Creditors	<u>\$286,213.01</u>
TOTAL DISBURSEMENTS :	<u>\$304,800.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/28/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.